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3                   IN THE UNITED STATES BANKRUPTCY COURT  
4                   FOR THE DISTRICT OF ARIZONA  
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6                   In Re  
7                   JON TROY ALTER,  
8                   Debtor.

Chapter 7  
Case No. 05-06547-PHX-SSC  
Adversary No. 05-579

10                  JERRY & BETTY MAE KELLY,

ORDER INCORPORATING  
MEMORANDUM DECISION  
DATED SEPTEMBER 18, 2006

11                  Plaintiff,

12                  v.

13                  JON TROY ALTER,

14                  Defendant.

16                  Based upon this Court's Memorandum Decision dated September 18, 2006,  
17 which is incorporated herein by reference:

19                  The Court finds that the Plaintiffs have established all the elements of 11  
20 U.S.C. § 523 (a)(2)(A). Therefore, the entire debt owed to the Plaintiffs is nondischargeable.

22                  DATED this 18th day of September, 2006.

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26                  Honorable Sarah Sharer Curley  
27                  United States Bankruptcy Judge  
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